



Solving the Hoosier housing shortage

*By Kerry Thomson, Executive Director
Indiana University Center for Rural Engagement*

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From the moment I started working with communities in rural Indiana, leaders were asking what the Center for Rural Engagement could do to help with the housing crisis.

The details of the housing challenges in each community vary, but the narrative is largely the same: employers seeking to attract new employees, and local residents wanting to purchase their first home or downsize to age in place, are struggling to find options.

Solving a multi-faceted problem like housing shortages requires a tiered approach, but there is one place every community should start: by developing a housing leadership group first.

Every community has at least one site that could be a good fit for development, even if it's a small one. Housing leadership is needed to engage residents and officials in action-oriented planning to identify these potential sites and coalesce around a desirable outcome for them. Many rural communities do not have planning departments or local housing experts, but every community has individuals who are concerned about the future of housing. Sometimes the best housing leaders do not come from backgrounds involved in land development or construction—they are the leaders who know how to assemble a team and address a community need.

The center published its Hoosier Housing Ready Toolkit in March 2020 to empower communities to develop their housing leadership. The toolkit guides communities through the process of preparing for and attracting residential development. Housing is complex; the toolkit is meant to demystify the process and focus efforts on a step-by-step approach that will position the community to attract housing investment.



Get the Hoosier Housing Ready Toolkit

View the Hoosier Housing Ready Toolkit for guidance to help you launch housing initiatives led by the community.

Visit go.iu.edu/3wt8

Leaders interested in housing should begin by assembling a housing team. They should aim to attract a diverse set of skills to the table to address the myriad factors that influence housing investment. Local business owners with knowledge of the populations they are trying to retain or attract can provide insight into target demographics. Realtors, long-time residents, and land owners can advise on the availability of larger tracts of land for potential development. Government leaders at all levels bring policy and growth vision. Lenders understand the complexities of financing, and when invited to the table early, can begin to source or create loan products that may not be currently available. Finally, interested residents who simply want to strengthen the community can help with nonprofit management, political organizing, and ensuring follow through. This kind of team can begin to take real action to make a community “housing ready.”

Want to move to the countryside?

Both local and national factors play a role in rural America’s housing challenges. Read Kerry’s thoughts on these issues and potential solutions in the *Wall Street Journal*.

<https://on.wsj.com/3qfO7ld>



Having a developer at the table when you begin the steps outlined in the Housing Ready Toolkit is an added benefit, but few communities have that advantage. Instead, focus on local perspectives—you know your community best, and can see opportunities that would not be immediately apparent to outside developers. And when leadership is local, the development you attract will be more likely to reflect the values and vision of your community.

Many communities want more housing but don’t necessarily agree on where it should go. When communities don’t take a proactive approach to discussing housing issues, this dynamic sometimes plays itself in negative ways during the public hearing process on proposed developments, which can make future developers wary. By convening a group that tackles this issue ahead of time, you can move the community toward consensus on the best sites for new development and shift your attention to marketing those sites. Developers want to build in places that are receptive to new housing, so just by starting a group, you will be making your community more attractive to new development.

At the recent Crawford County Housing Summit, Jake Sipe, the Executive Director of the Indiana Housing and Community Development Authority, shared about a dozen examples of newly built housing developments in rural communities. What struck me about the examples was how they all demonstrated a proactive approach to shaping the community’s housing future. These communities did not wait for a developer to initiate the process—they lined up many of the pieces and then recruited their development partners.

Communities should not be intimidated by housing issues. The Housing Ready Toolkit provides a manual for how to begin and breaks the process down into manageable pieces. The key is to start.

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